

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
) Case No. 19-23860-GLT
JEREMIAH D YATES &)
KIMBERLY R YATES,) Chapter 13
Debtors.)
X Related to Docket No. 77

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated 10/2/19
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtors Plan payments shall be changed from \$3,223 to \$4,614 per month, effective 7/23; and/or the Plan term shall be changed from ____ months to ____ months.


- ☐ In the event that Debtors fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtors shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 72) is treated as resolved by this Order.
 - *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 22nd Day of June, 2023



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

Stipulated by:

/s/Shawn N. Wright
Counsel to Debtor

Stipulated by:

/s/Kate DeSimone
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

United States Bankruptcy Court
Western District of Pennsylvania

In re:
Jeremiah D Yates
Kimberly R Yates
Debtors

Case No. 19-23860-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 22, 2023

User: auto
Form ID: pdf900

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremiah D Yates, Kimberly R Yates, 2100 Brady Place, Bethel Park, PA 15102-2120
15133492	+ Creditech, P.O. Box 99, Bangor, PA 18013-0099
15133493	Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 23 2023 00:29:06	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Jun 23 2023 00:23:00	Municipality of Bethel Park/Bethel Park School Dis, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 23 2023 00:29:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 23 2023 00:23:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15449358	+ Email/Text: ellie.bulin@gregoryfunding.com	Jun 23 2023 00:23:00	Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC, PO Box 230579, Tigard, OR 97281-0579
15133490	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 23 2023 00:29:12	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15133491	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 23 2023 00:29:09	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
15137276	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 23 2023 00:29:12	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15168200	+ Email/Text: kburkley@bernsteinlaw.com	Jun 23 2023 00:23:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15133494	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 23 2023 00:23:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15158508	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 23 2023 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15168945	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 23 2023 00:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

15173733	+ Email/Text: ebnjts@grblaw.com	Jun 23 2023 00:23:00	Municipality of Bethel Park, c/o Jeffrey R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15173734	+ Email/Text: ebnjts@grblaw.com	Jun 23 2023 00:23:00	Municipality of Bethel Park, GRB Law, c/o Jeffrey R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15173895	+ Email/Text: ebnjts@grblaw.com	Jun 23 2023 00:23:00	Municipality of Bethel Park/Bethel Park Sch. Dist., GRB Law, c/o Jeffrey R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15184844	Email/Text: mtgbk@shellpointmtg.com	Jun 23 2023 00:23:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
15133495	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 23 2023 00:29:06	Portfolio Recovery, 120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
15159660	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 23 2023 00:29:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15133817	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2023 00:29:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Barclays Mortgage Trust 2021-NPL1
cr		Ditech Financial LLC
cr		New Residential Mortgage LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15161294	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor New Residential Mortgage LLC cwohrlab@raslg.com cwohrlab@ecf.courtdrive.com

District/off: 0315-2
Date Rcvd: Jun 22, 2023

User: auto
Form ID: pdf900

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Total Noticed: 22

Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park/Bethel Park School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Jeremiah D Yates shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Joint Debtor Kimberly R Yates shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Stephen Russell Franks	on behalf of Creditor Barclays Mortgage Trust 2021-NPL1 amps@manleydeas.com

TOTAL: 10